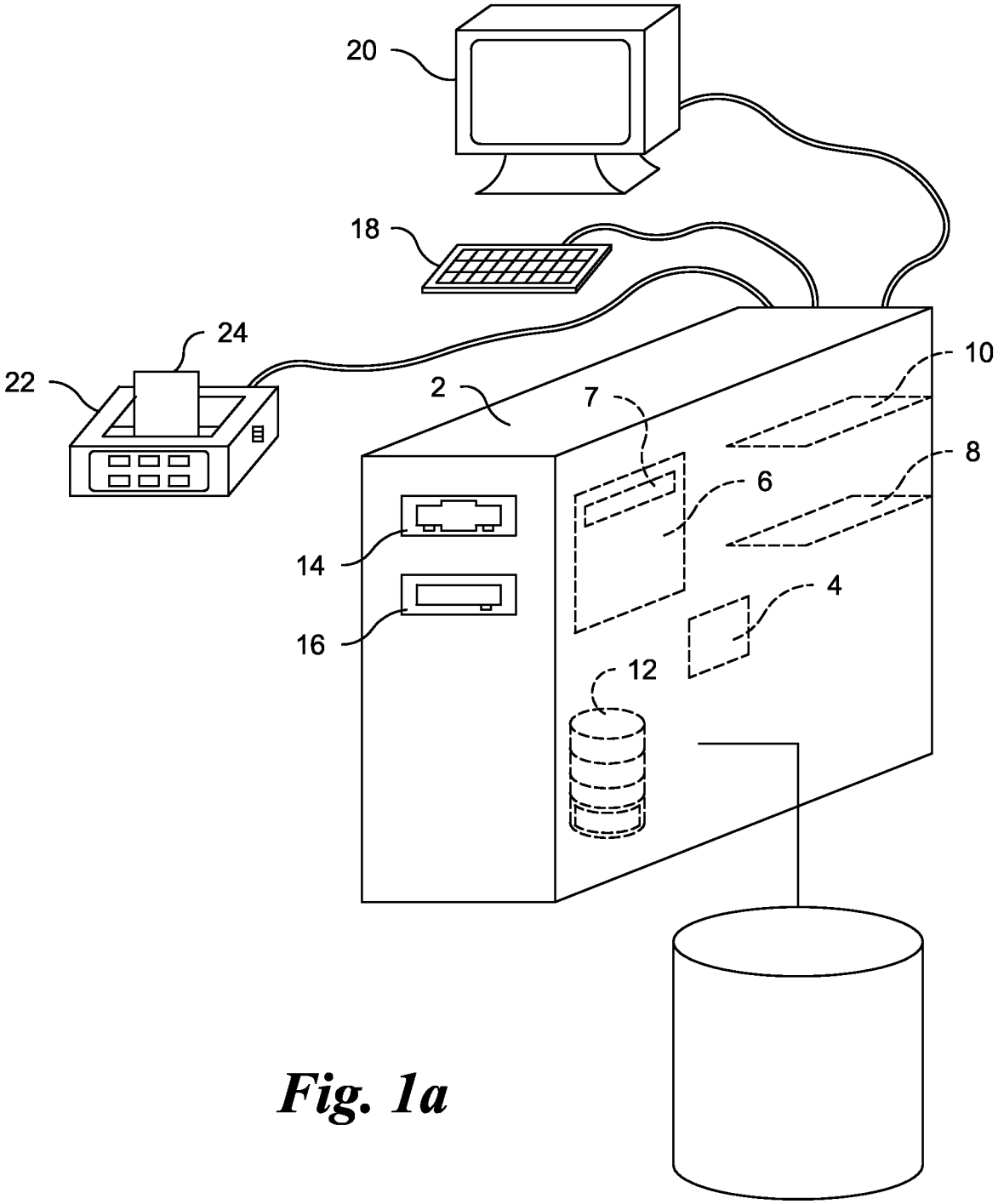

Fig. 1a

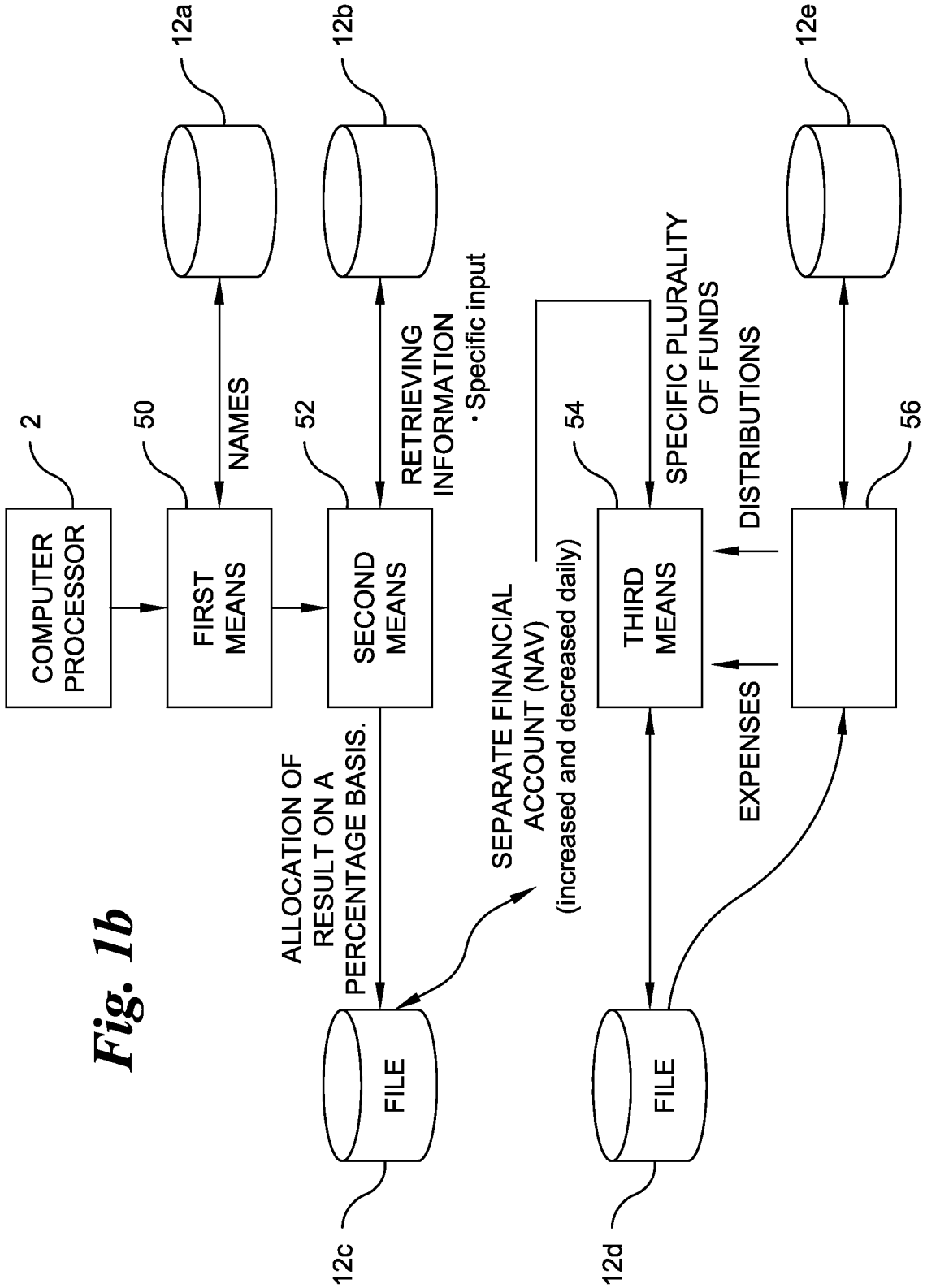
COMPUTER PROCESSOR
2
FIRST MEANS
50
SECOND MEANS
52
THIRD MEANS
54
56
NAMES
RETRIEVING INFORMATION
• Specific input
SPECIFIC PLURALITY OF FUNDS
DISTRIBUTIONS
EXPENSES
ALLOCATION OF RESULT ON A PERCENTAGE BASIS.
SEPARATE FINANCIAL ACCOUNT (NAV)
(increased and decreased daily)
FILE
12a
12b
12c
12d
12e

Fig. 1b

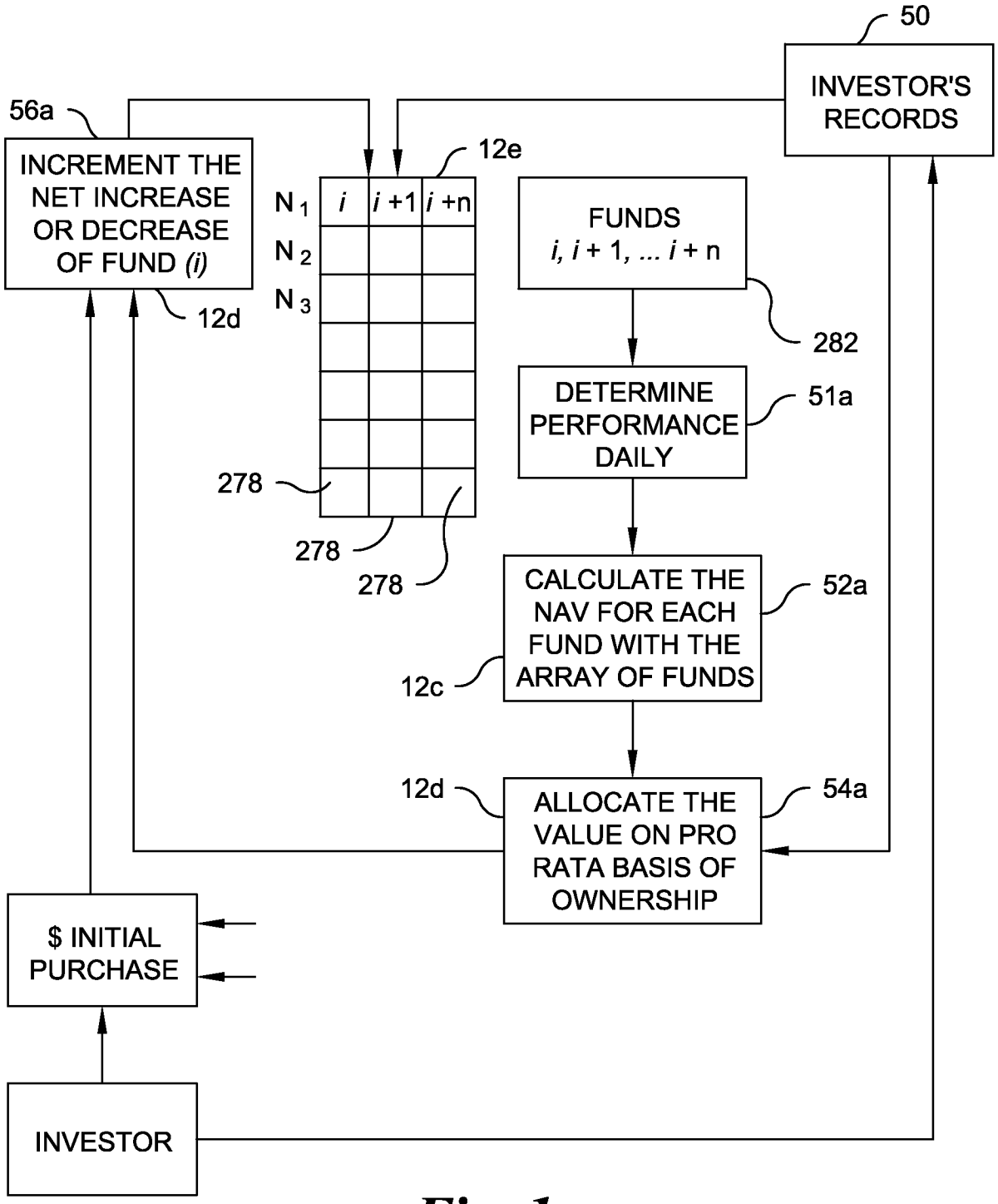
50
INVESTOR'S RECORDS
56a
INCREMENT THE NET INCREASE OR DECREASE OF FUND (i)
12d
12e
N 1
N 2
N 3
i
i +1
i +n
278
278
278
FUNDS i, i + 1, ... i + n
282
DETERMINE PERFORMANCE DAILY
51a
CALCULATE THE NAV FOR EACH FUND WITH THE ARRAY OF FUNDS
52a
12c
12d
ALLOCATE THE VALUE ON PRO RATA BASIS OF OWNERSHIP
54a
$ INITIAL PURCHASE
INVESTOR

Fig. 1c

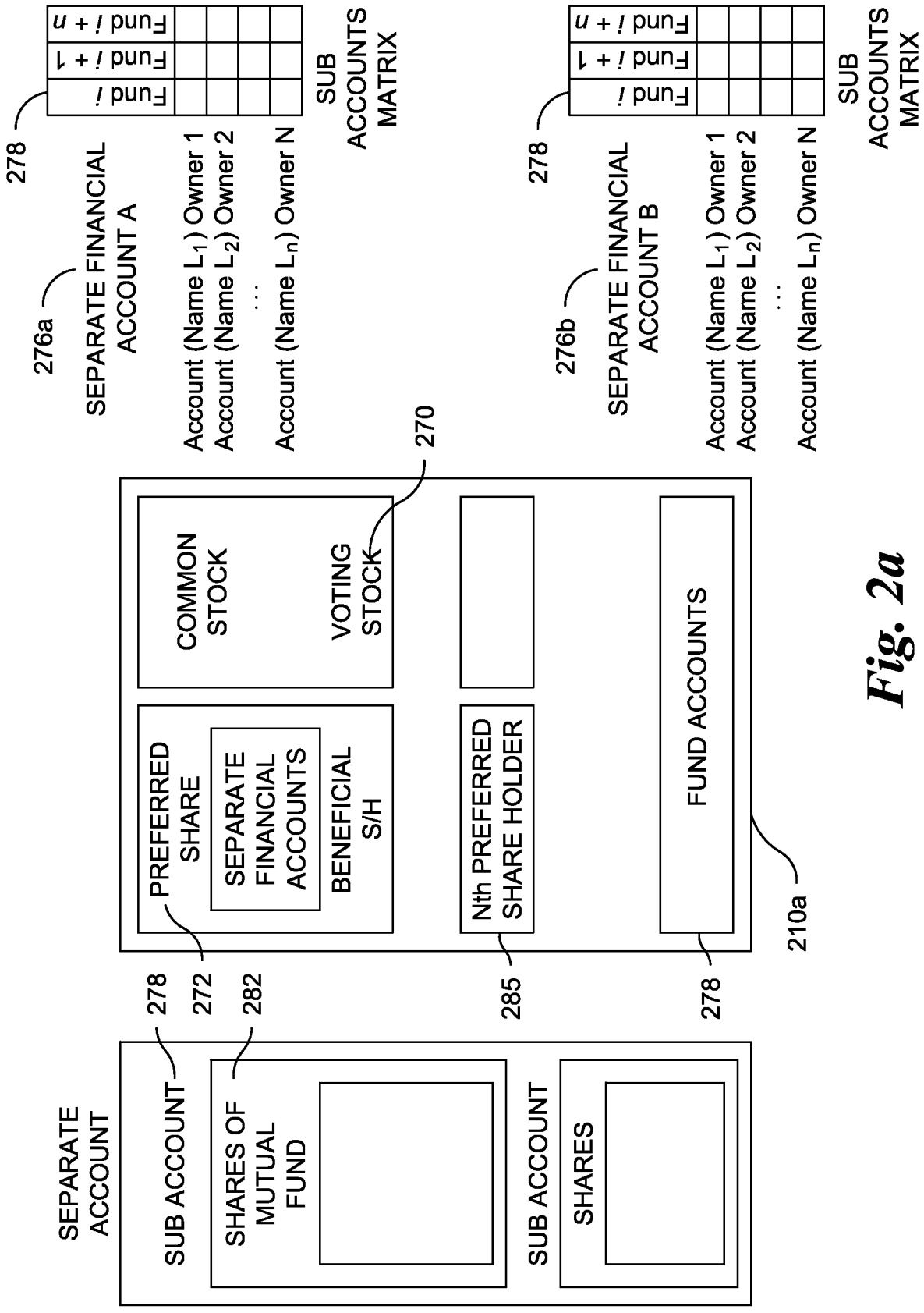
SEPARATE ACCOUNT
SUB ACCOUNT
SHARES OF MUTUAL FUND
SUB ACCOUNT
SHARES
278
272
282
285
278
PREFERRED SHARE
SEPARATE FINANCIAL ACCOUNTS
BENEFICIAL S/H
COMMON STOCK
VOTING STOCK
270
Nth PREFERRED SHARE HOLDER
FUND ACCOUNTS
210a
276a
SEPARATE FINANCIAL ACCOUNT A
278
Fund i
Fund i + 1
Fund i + n
SUB ACCOUNTS MATRIX
Account (Name L1) Owner 1
Account (Name L2) Owner 2
...
Account (Name Ln) Owner N
276b
SEPARATE FINANCIAL ACCOUNT B
278
Fund i
Fund i + 1
Fund i + n
SUB ACCOUNTS MATRIX
Account (Name L1) Owner 1
Account (Name L2) Owner 2
...
Account (Name Ln) Owner N

Fig. 2a

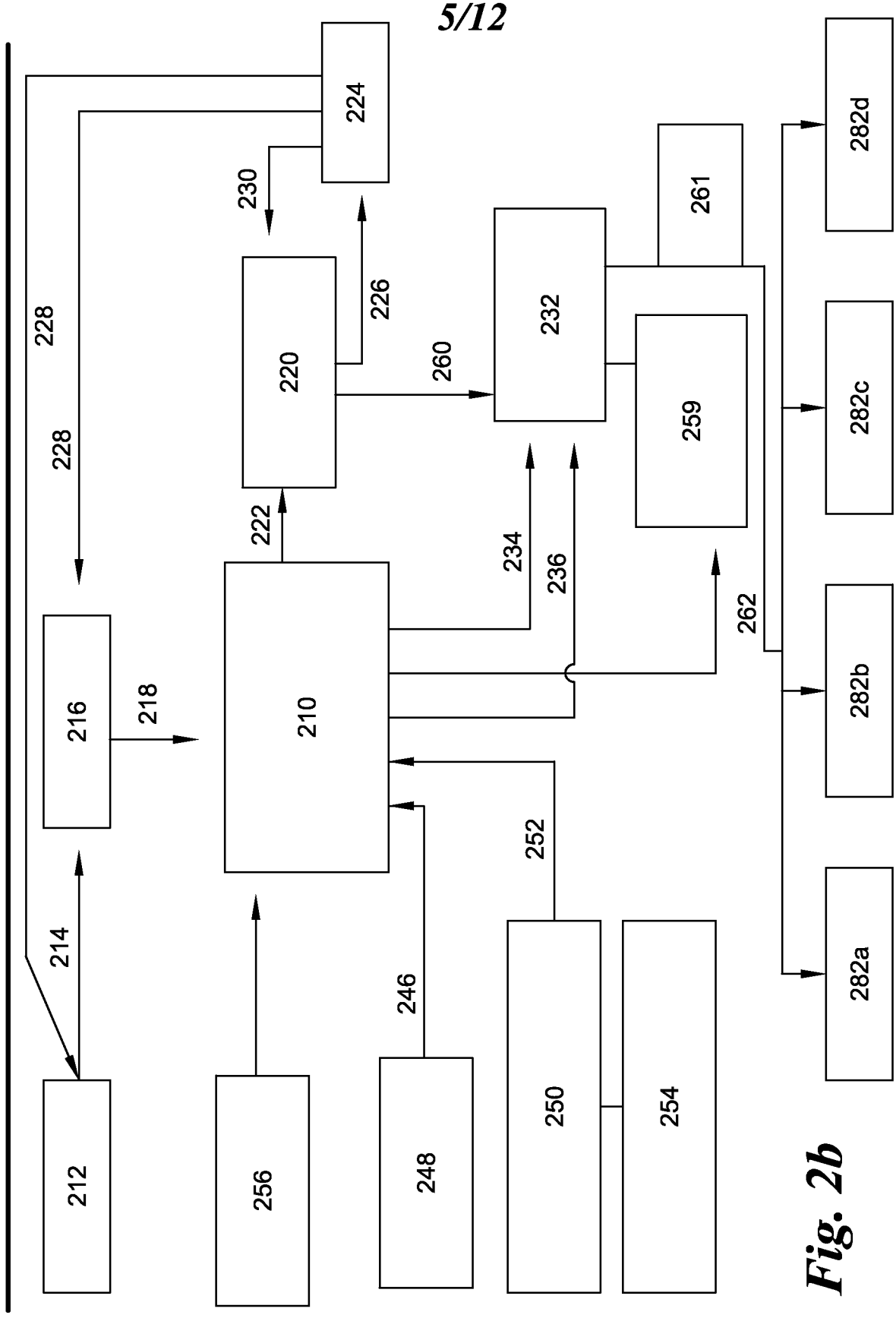
224
230
228
228
226
220
260
232
261
282d
282c
259
222
234
236
262
216
218
210
282b
214
252
246
282a
212
256
248
250
254

Fig. 2b

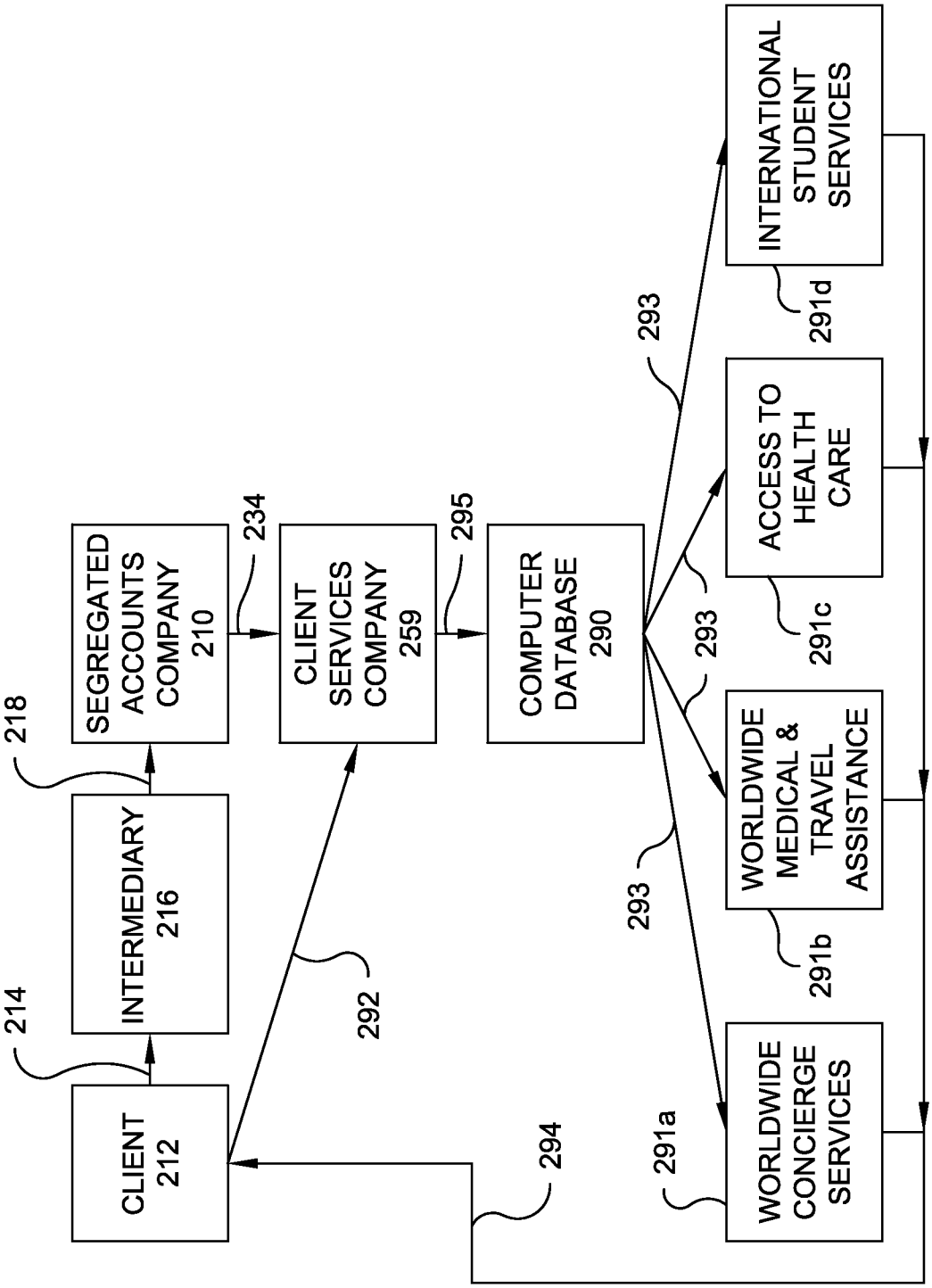
CLIENT 212
214
INTERMEDIARY 216
218
SEGREGATED ACCOUNTS COMPANY 210
234
CLIENT SERVICES COMPANY 259
295
COMPUTER DATABASE 290
292
294
293
293
293
WORLDWIDE CONCIERGE SERVICES
291a
WORLDWIDE MEDICAL & TRAVEL ASSISTANCE
291b
ACCESS TO HEALTH CARE
291c
INTERNATIONAL STUDENT SERVICES
291d

Fig. 2c

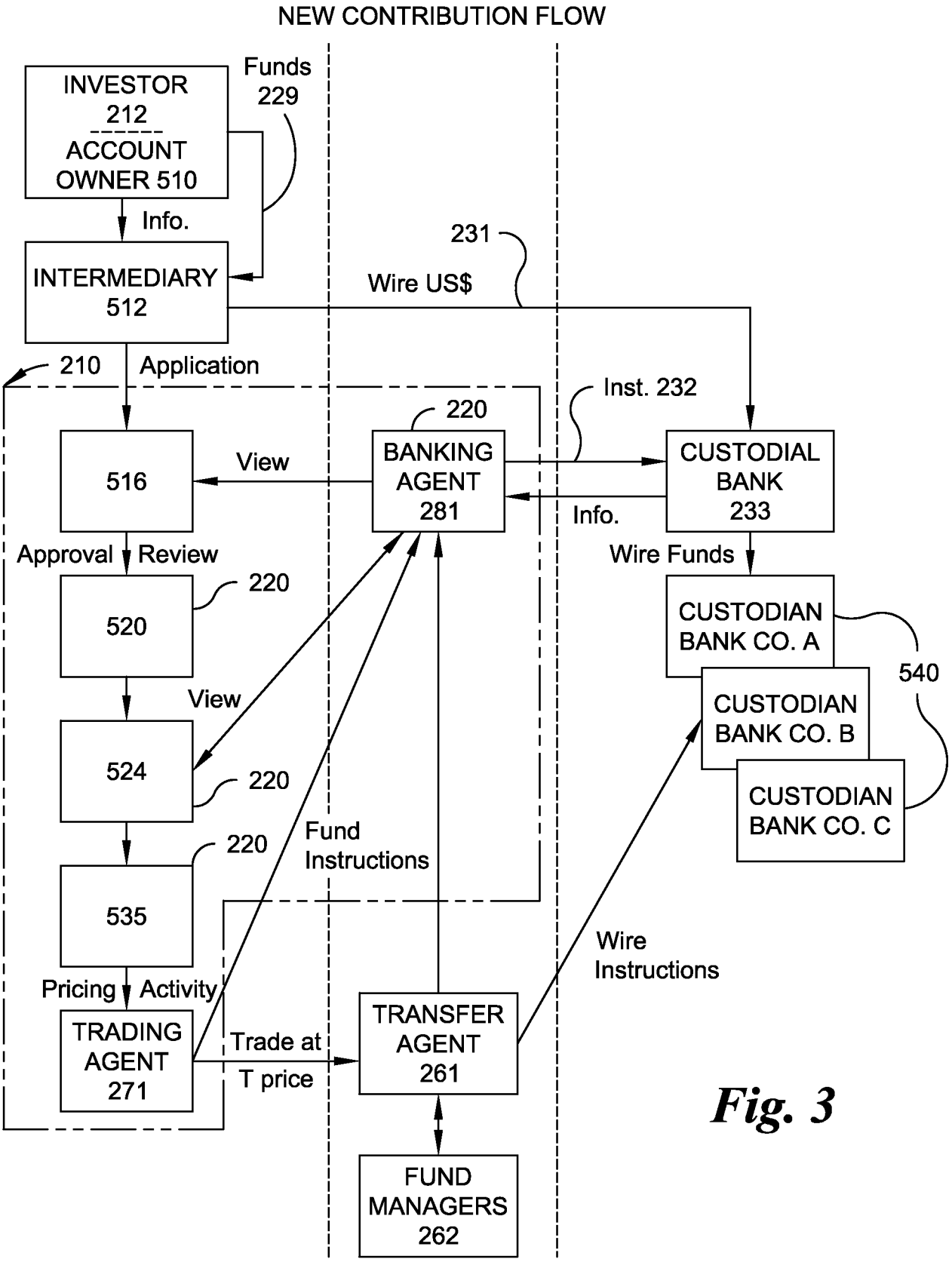
NEW CONTRIBUTION FLOW
INVESTOR 212
ACCOUNT OWNER 510
Funds 229
Info.
INTERMEDIARY 512
231
Wire US$
210
Application
Inst. 232
220
516
View
BANKING AGENT 281
CUSTODIAL BANK 233
Info.
Approval
Review
Wire Funds
520
220
CUSTODIAN BANK CO. A
540
CUSTODIAN BANK CO. B
View
524
220
CUSTODIAN BANK CO. C
Fund Instructions
220
535
Wire Instructions
Pricing
Activity
TRADING AGENT 271
Trade at T price
TRANSFER AGENT 261
FUND MANAGERS 262

Fig. 3

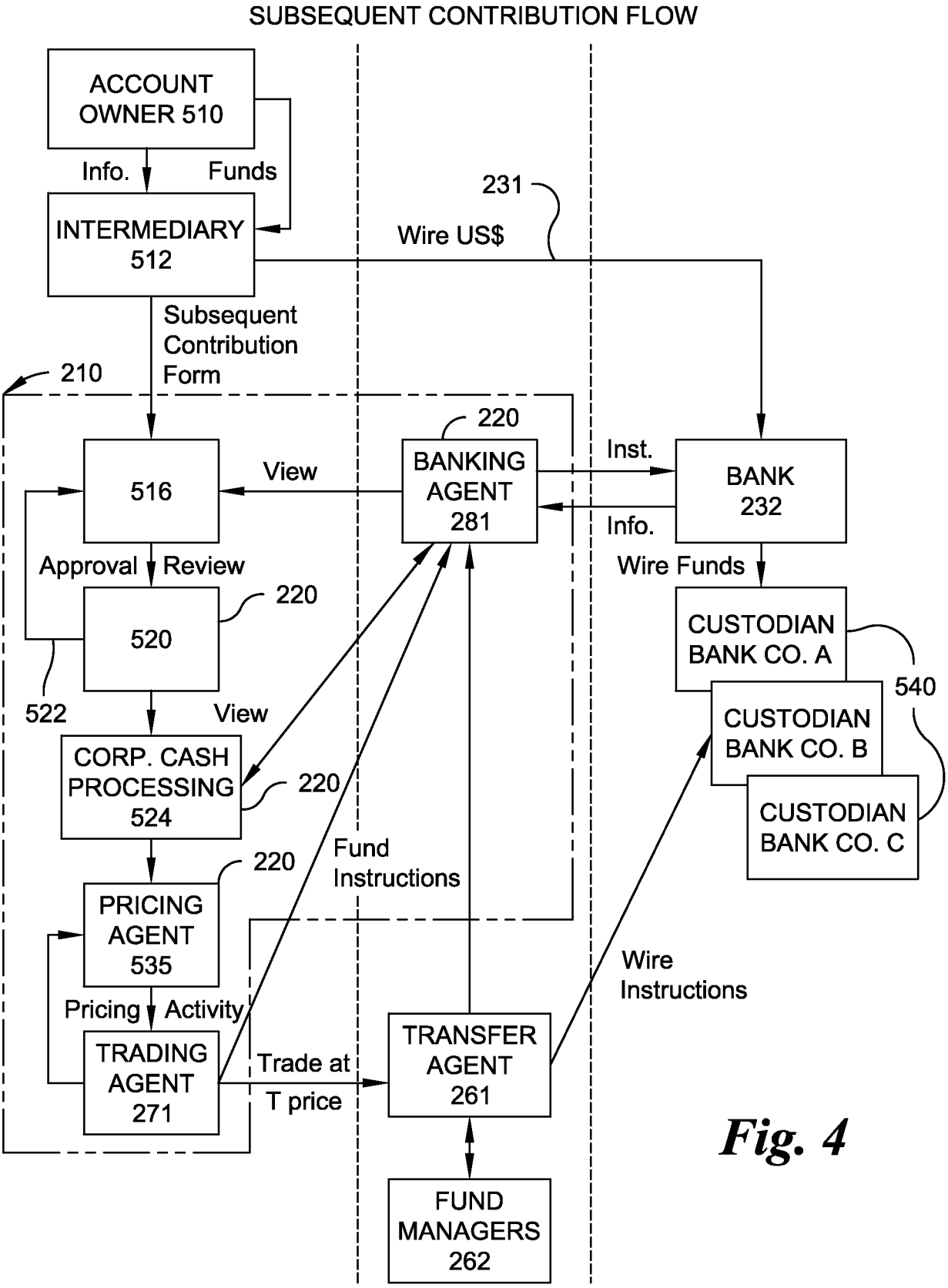
SUBSEQUENT CONTRIBUTION FLOW
ACCOUNT OWNER 510
Info.
Funds
INTERMEDIARY 512
231
Wire US$
Subsequent Contribution Form
210
220
BANKING AGENT 281
Inst.
BANK 232
Info.
516
View
Approval
Review
520
220
522
View
Wire Funds
CUSTODIAN BANK CO. A
540
CUSTODIAN BANK CO. B
CUSTODIAN BANK CO. C
CORP. CASH PROCESSING 524
220
Fund Instructions
220
PRICING AGENT 535
Pricing
Activity
TRADING AGENT 271
Trade at T price
TRANSFER AGENT 261
Wire Instructions
FUND MANAGERS 262

Fig. 4

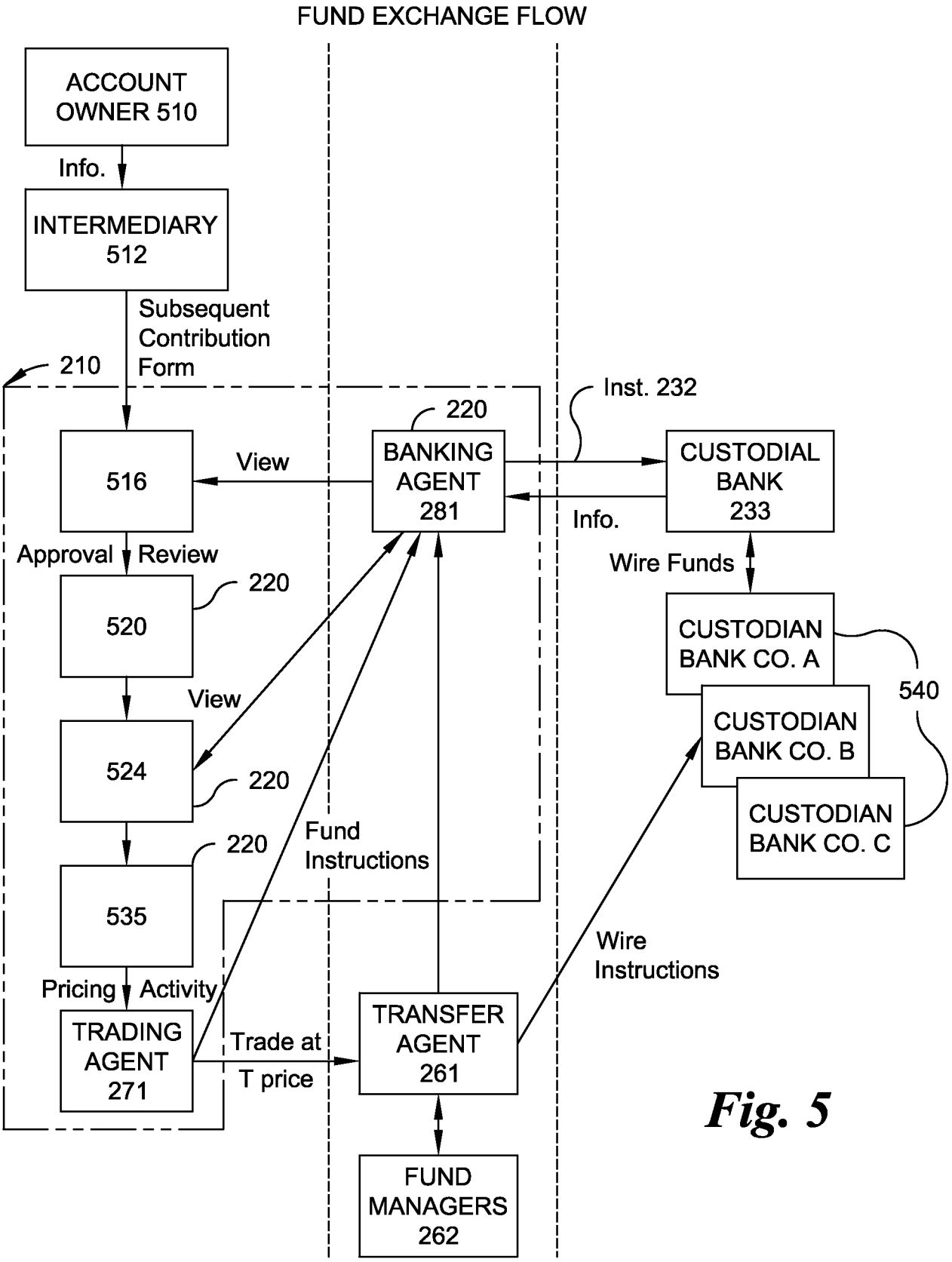
FUND EXCHANGE FLOW
ACCOUNT OWNER 510
Info.
INTERMEDIARY 512
Subsequent Contribution Form
210
516
View
220
BANKING AGENT 281
Inst. 232
CUSTODIAL BANK 233
Info.
Approval
Review
520
220
Wire Funds
CUSTODIAN BANK CO. A
540
CUSTODIAN BANK CO. B
CUSTODIAN BANK CO. C
View
524
220
220
535
Fund Instructions
Pricing
Activity
TRADING AGENT 271
Trade at T price
TRANSFER AGENT 261
Wire Instructions
FUND MANAGERS 262

Fig. 5

REDEMPTION/LIQUIDATION FLOW

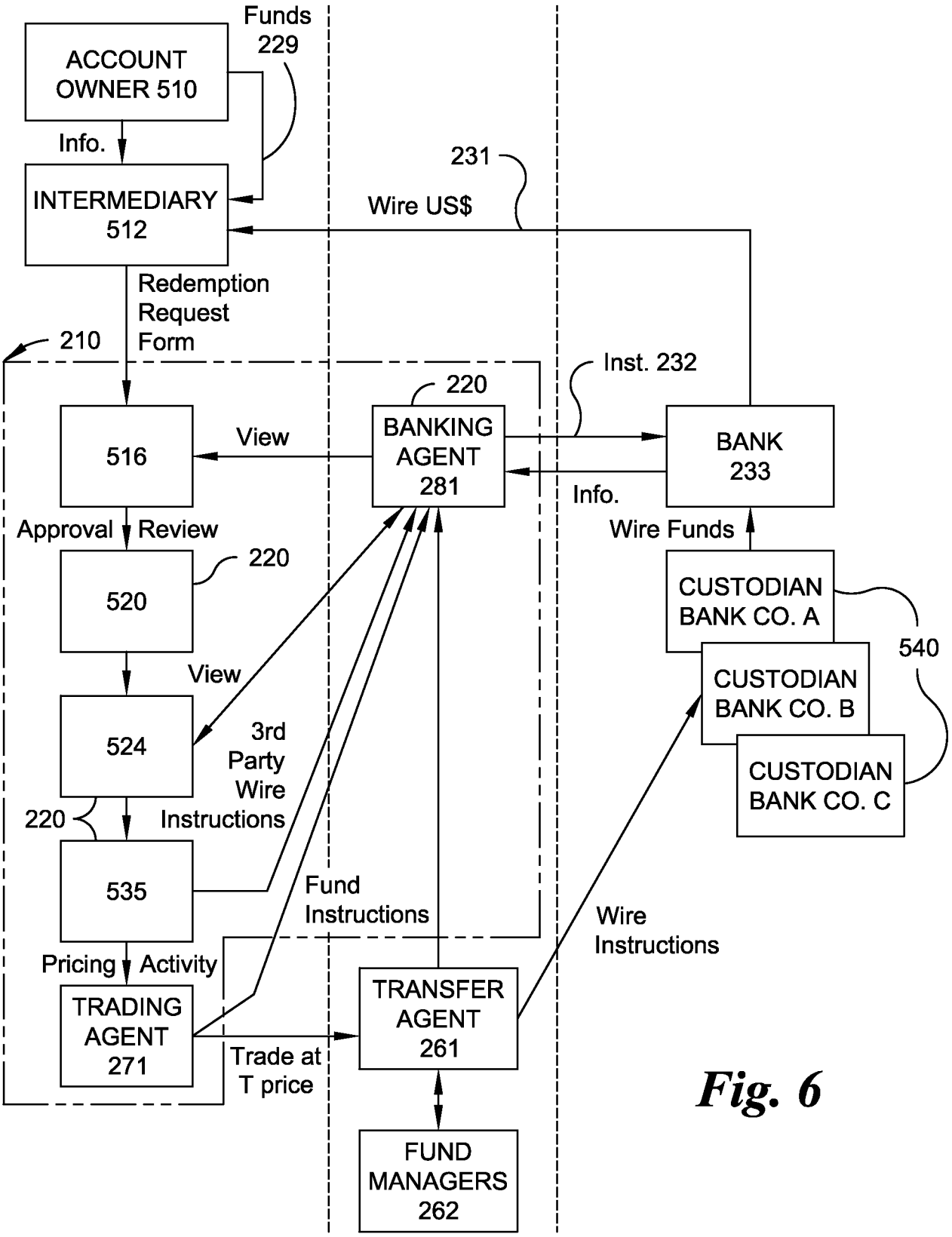

Fig. 6

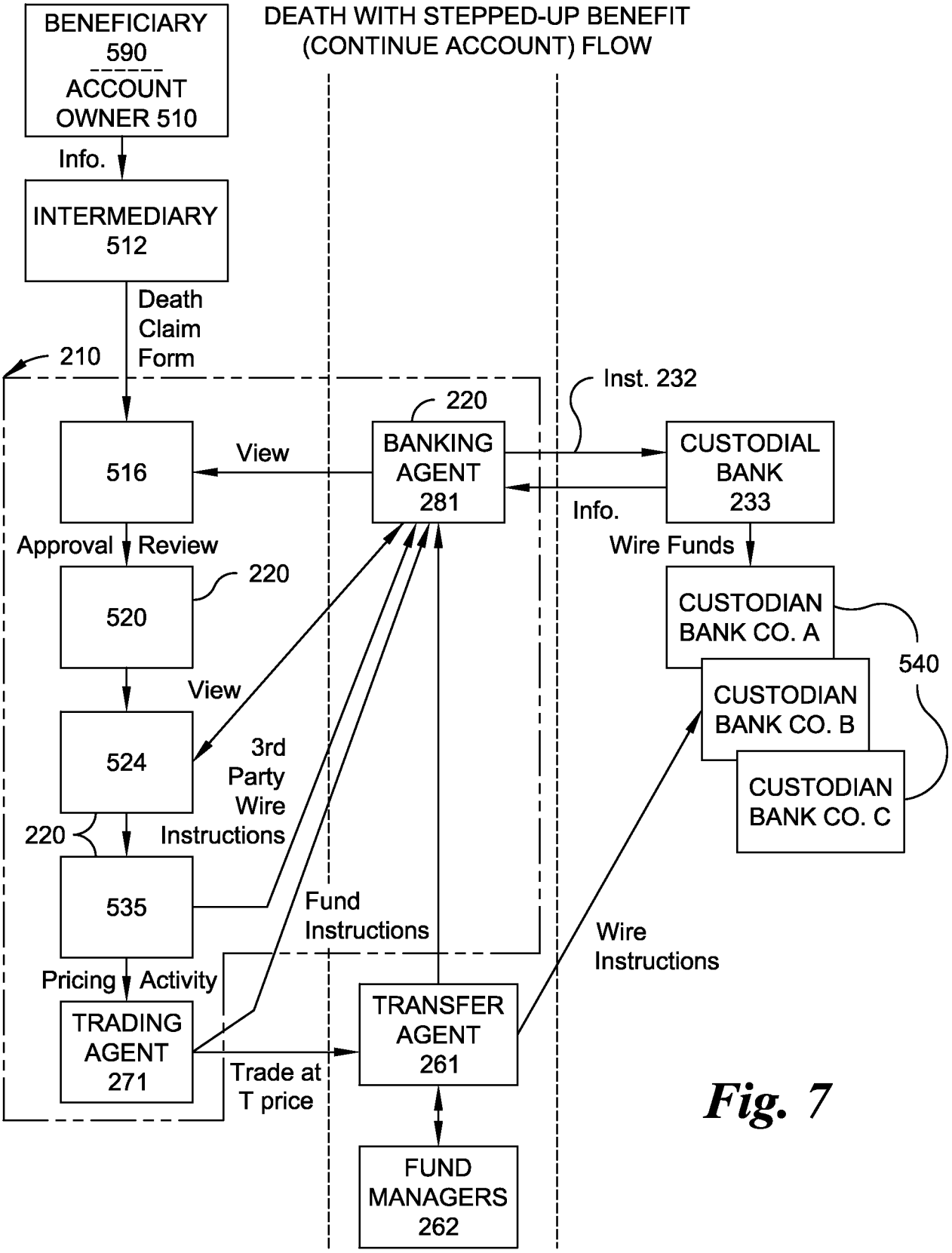
DEATH WITH STEPPED-UP BENEFIT
(CONTINUE ACCOUNT) FLOW
BENEFICIARY 590
ACCOUNT OWNER 510
Info.
INTERMEDIARY 512
Death Claim Form
210
220
Inst. 232
516
View
BANKING AGENT 281
CUSTODIAL BANK 233
Info.
Approval
Review
Wire Funds
520
220
CUSTODIAN BANK CO. A
540
View
CUSTODIAN BANK CO. B
524
3rd Party Wire Instructions
CUSTODIAN BANK CO. C
220
535
Fund Instructions
Wire Instructions
Pricing
Activity
TRADING AGENT 271
TRANSFER AGENT 261
Trade at T price
FUND MANAGERS 262

Fig. 7

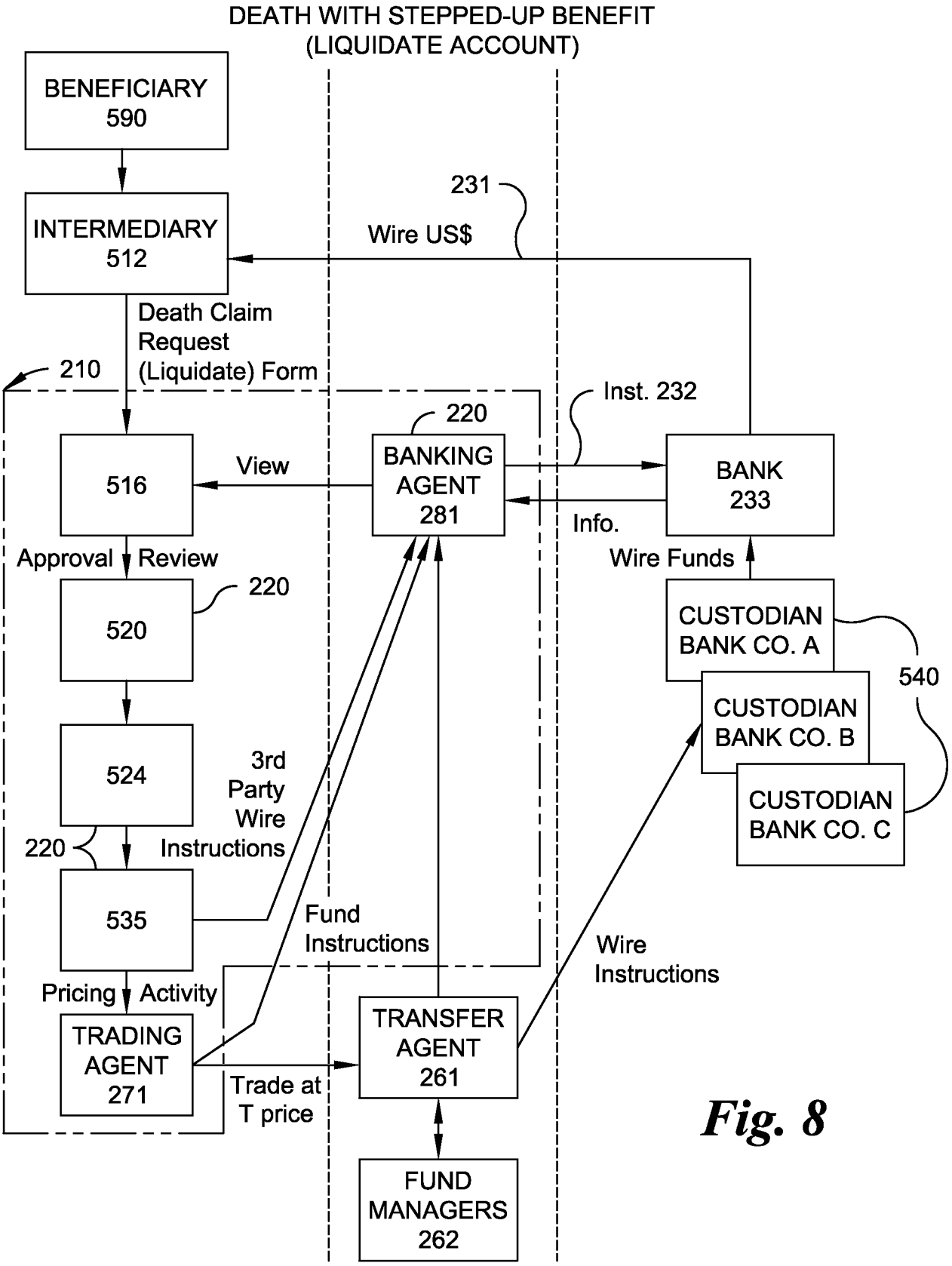
DEATH WITH STEPPED-UP BENEFIT
(LIQUIDATE ACCOUNT)
BENEFICIARY
590
INTERMEDIARY
512
231
Wire US$
Death Claim
Request
(Liquidate) Form
210
Inst. 232
220
BANKING
AGENT
281
BANK
233
516
View
Info.
Approval
Review
Wire Funds
220
520
CUSTODIAN
BANK CO. A
540
CUSTODIAN
BANK CO. B
524
3rd
Party
Wire
Instructions
CUSTODIAN
BANK CO. C
220
535
Fund
Instructions
Wire
Instructions
Pricing
Activity
TRADING
AGENT
271
TRANSFER
AGENT
261
Trade at
T price
FUND
MANAGERS
262

Fig. 8